GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:2286
ANSWERED ON:06.05.2016
PMJDY
Chinnaraj Shri Gopalakrishnan

Will the Minister of FINANCE be pleased to state:

(a) whether the Government has received any complaints against banks from accountholders for maintaining mandatory minimum bank balance under the Prime Minister Jan Dhan Yojana (PMJDY), if so, the details thereof;

(b) whether the Reserve Bank of India has issued any guidelines in this regard; and

(c) if so, the details thereof and the steps taken by the Government to address the grievances of all stakeholders to make the Yojana successful?

Answer

The Minister of State in the Ministry of Finance

(a) to (c) The accounts opened under Pradhan Mantri Jan-Dhan Yojana (PMJDY) are categorized as Basic Savings Bank Deposit (BSBD) Account . As per Reserve Bank of India (RBI) guidelines on BSBD accounts, no minimum balance criteria has been stipulated.

Grievances pertaining to PMJDY can be recorded at Toll Free numbers at national level and state level. These can be mailed at pmjdy.grievances@nic.in and can also be lodged at website pmjdy.gov.in (write to us). These grievances are taken up with banks on a regular basis for expeditious disposal.

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